Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-16.   (Cancelled).

17.   (Currently Amended) A method, comprising:

receiving, by a computer based system for managing an on-line marketplace, a selection of a non-tangible item;

placing, by the computer based system, an indicator of the non-tangible item in an electronic shopping cart;

receiving, by the computer based system, a first request to purchase the non-tangible item;

determining, by the computer based system, whether the non-tangible item is at least one of a independent item and a dependent item,

~~wherein in response to the non-tangible item being an independent item the first request to purchase is further processed, and~~

~~wherein in response to the non-tangible item being a dependent item an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase;~~

identifying, by the computer based system, a loyalty point type associated with the non-tangible item, wherein the non-tangible item is purchased with loyalty points of the identified loyalty point type, wherein the loyalty point type is a type of loyalty points provided by a loyalty point issuer that has authorized the loyalty points to be redeemed for the non-tangible item;

determining, by the computer based system, a first conversion ratio for the non-tangible item based on the identified loyalty point type and a non-tangible item type;

determining, by the computer based system, a purchase amount of loyalty points of the identified loyalty point type, wherein the purchase amount is the amount needed to purchase ~~at least one of (i)~~ the non-tangible item ~~in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item;~~

2

calculating, by the computer based system, a first amount of loyalty points of a first non-identified loyalty point type that is equal to a second amount of loyalty points of an identified type based on the conversion ratio, wherein the first non-identified loyalty point type is converted to the identified type to be used to purchase the non-tangible item;

converting, by the computer based system, the first amount of loyalty points to the second amount of loyalty points, wherein a deficiency amount is displayed in response to the second amount of loyalty points being less than the purchase amount;

associating, by the computer based system, a second loyalty account having third amount of loyalty points of a second non-identified type;

determining, by the computer based system, a second conversion ratio to convert points of the second non-identified type to points of the identified type;

calculating, by the computer based system, a fourth amount of loyalty points of the identified type associated with the deficiency amount and based on a second conversion ratio;

receiving, by the computer based system and in response to an authorization, a credit associated with the third amount of loyalty points of a second non-identified type;

receiving, by the computer based system, a selection of a second account associated with the at least one of non-tangible item and the associated independent item;

requesting, by the computer based system, access information for the second account;

accessing, by the computer based system, the second account in response to receiving second account information, wherein the second account information is received to define the non-tangible item;

displaying, by the computer based system and in response to the authorization, in a shopping cart format a first transaction record associated with the non-tangible item and a second transaction record associated with a transfer of the third amount of loyalty points of the second non-identified type, wherein the first transaction record displays the purchase amount of loyalty points of the first identified type; and

transferring, by the computer based system, at least one of (i) the non-tangible item to the second account in response to the non-tangible item being an independent item, and (ii) the non-

~~tangible item and the associated independent item in response to the non-tangible item being a dependent item.~~

18. (Previously Presented) The method of claim 17, wherein the non-tangible item is a charitable donation to a particular charitable organization.

19. (Previously Presented) The method of claim 17, wherein the non-tangible item is a contribution to an IRA account.

20. (Previously Presented) The method of claim 17, wherein the non-tangible item is a credit of monetary value.

21. (Previously Presented) The method of claim 17, wherein the non-tangible item is frequent flyer miles.

22.-23. (Cancelled)

24. (Previously Presented) The method of claim 23, further comprising:

displaying, by the computer based system, a points calculator wherein the points calculator is configured to determine a number of first loyalty points needed to purchase the non-tangible item.

25. (Previously Presented) The method of claim 17, further comprising:

receiving, by the computer based system, a second request to purchase a first tangible item;

calculating, by the computer based system, a second amount of loyalty points necessary to purchase the first tangible item;

debiting, by the computer based system, the first loyalty points from the first loyalty account; and

receiving, by the computer based system, shipping information associated with the first tangible item.

26. (Previously Presented) The method of claim 17, further comprising associating, by the computer based system, the second account with the on-line marketplace.

27. (Currently Amended) A tangible non-transitory computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer based system for managing an on-line marketplace, cause the computer based system to perform a method comprising:

receiving, by a computer based system, a selection of a non-tangible item;

placing, by the computer based system, an indicator of the non-tangible item in an electronic shopping cart;

receiving, by the computer based system, a first request to purchase the non-tangible item;

determining, by the computer based system, whether the non-tangible item is at least one of a independent item and a dependent item,

~~wherein in response to the non-tangible item being an independent item the first request to purchase is further processed, and~~

~~wherein in response to the non-tangible item being a dependent item an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase;~~

identifying, by the computer based system, a loyalty point type associated with the non-tangible item, wherein the non-tangible item is purchased with loyalty points of the identified loyalty point type, wherein the loyalty point type is a type of loyalty points provided by a loyalty point issuer that has authorized the loyalty points to be redeemed for the non-tangible item;

determining, by the computer based system, a first conversion ratio for the non-tangible item based on the identified loyalty point type and a non-tangible item type;

determining, by the computer based system, a purchase amount of loyalty points of the identified loyalty point type, wherein the purchase amount is the amount needed to purchase ~~at least one of (i)~~ the non-tangible item ~~in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item~~;

calculating, by the computer based system, a first amount of loyalty points of a first non-identified loyalty point type that is equal to a second amount of loyalty points of an identified type based on the conversion ratio, wherein the first non-identified loyalty point type is converted to the identified type to be used to purchase the non-tangible item;

converting, by the computer based system, the first amount of loyalty points to the second amount of loyalty points, wherein a deficiency amount is displayed in response to the second amount of loyalty points being less than the purchase amount;

associating, by the computer based system, a second loyalty account having third amount of loyalty points of a second non-identified type;

determining, by the computer based system, a second conversion ratio to convert points of the second non-identified type to points of the identified type;

calculating, by the computer based system, a fourth amount of loyalty points of the identified type associated with the deficiency amount and based on a second conversion ratio;

receiving, by the computer based system and in response to an authorization, a credit associated with the third amount of loyalty points of a second non-identified type;

receiving, by the computer based system, a selection of a second account associated with the at least one of non-tangible item and the associated independent item;

requesting, by the computer based system, access information for the second account;

accessing, by the computer based system, the second account in response to receiving second account information, wherein the second account information is received to define the non-tangible item;

displaying, by the computer based system and in response to the authorization, in a shopping cart format a first transaction record associated with the non-tangible item and a second transaction record associated with a transfer of the third amount of loyalty points of the second non-identified type, wherein the first transaction record displays the purchase amount of loyalty points of the first identified type; and

transferring, by the computer based system, at least one of (i) the non-tangible item to the second account in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item.

28.	(Currently Amended) A system comprising:

a network interface communicating with a memory;

the memory communicating with a processor for managing an on-line marketplace; and

the processor, when executing a computer program, is configured to:

receive, by the processor, a selection of a non-tangible item;

place, by the processor, an indicator of the non-tangible item in an electronic shopping cart;

receive, by the processor, a first request to purchase the non-tangible item;

determine, by the processor, whether the non-tangible item is at least one of a independent item and a dependent item,

~~wherein in response to the non-tangible item being an independent item the first request to purchase is further processed, and~~

~~wherein in response to the non-tangible item being a dependent item an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase;~~

identify, by the processor, a loyalty point type associated with the non-tangible item, wherein the non-tangible item is purchased with loyalty points of the identified loyalty point type, wherein the loyalty point type is a type of loyalty points provided by a loyalty point issuer that has authorized the loyalty points to be redeemed for the non-tangible item;

determine, by the processor, a first conversion ratio for the non-tangible item based on a loyalty point type and a non-tangible item type;

determine, by the processor, a purchase amount of loyalty points of the identified loyalty point type, wherein the purchase amount is the amount needed to purchase ~~at least one of (i)~~ the non-tangible item ~~in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item;~~

calculate, by the processor, a first amount of loyalty points of a first non-identified loyalty point type that is equal to a second amount of loyalty points of an identified type based on the conversion ratio, wherein the first non-identified loyalty point type is converted to the identified type to be used to purchase the non-tangible item;

convert, by the processor, the first amount of loyalty points to the second amount of loyalty points, wherein a deficiency amount is displayed in response to the second amount of loyalty points being less than the purchase amount;

associate, by the processor, a second loyalty account having third amount of loyalty points of a second non-identified type;

determine, by the processor, a second conversion ratio to convert points of the second non-identified type to points of the identified type;

calculate, by the processor, a fourth amount of loyalty points of the identified type associated with the deficiency amount and based on a second conversion ratio;

receive, by the processor and in response to an authorization, a credit associated with the third amount of loyalty points of a second non-identified type;

receive, by the processor, a selection of a second account associated with the at least one of non-tangible item and the associated independent item;

request, by the processor, access information for the second account;

access, by the processor, the second account in response to receiving second account information, wherein second account information is received to define the non-tangible item;

displaying, by the computer based system and in response to the authorization, in a shopping cart format a first transaction record associated with the non-tangible item and a second transaction record associated with a transfer of the third amount of loyalty points of the second non-identified type, wherein the first transaction record displays the purchase amount of loyalty points of the first identified type; and

transfer, by the processor, ~~at least one of (i)~~ the non-tangible item to the second account ~~in response to the non-tangible item being an independent item, and (ii) the non-tangible item and the associated independent item in response to the non-tangible item being a dependent item~~.

29.   (Previously Presented) The method of claim 25, further comprising determining, by the computer based system, whether the first tangible item is at least one of a independent item and a dependent item;

30.   (Previously Presented) The method of claim 29, further comprising:

presenting, by the computer based system, the independent item, in response to the first tangible item being the dependent item; and

requesting, by the computer based system, the selection of the independent item in response to the first tangible item being a dependent item.

31.   (Previously Presented) The method of claim 30, further comprising receiving, by the computer based system, a selection of a second tangible item, wherein the second item is the dependent item.

32.   (Previously Presented) The method of claim 29, further comprising presenting, by the computer based system, a plurality of dependent items, in response to the first tangible item being the independent item.

33.   (Previously Presented) The method of claim 32, further comprising receiving, by the computer based system, a selection of the second tangible item, wherein the second item is at least of the plurality of dependent items.

34.   (New) The method of claim 17, wherein in response to the non-tangible item being an independent item, the first request to purchase is further processed, and wherein in response to the non-tangible item being a dependent item, an associated independent item is presented and the first request to purchase is suspended until the associated independent item is selected for purchase.